

Fill in this information to identify the case:

Debtor 1 Heather Lynne Haen

Debtor 2 Lisa Maureen Lemm
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Wisconsin
(State)

Case number 19-22785-gmh

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: GSF Mortgage Corporation

Court claim no. (if known): 17

Last 4 digits of any number you use to identify the debtor's account:

9 6 7 1

Date of payment change:

Must be at least 21 days after date of this notice 05/01/2021

New total payment:

\$ 732.95

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 230.06

New escrow payment: \$ 235.97

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Heather Lynne Haen
First Name Middle Name Last Name

Case number (if known) 19-22785-gmh


Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x 
Signature

Date 3/26/21

Print: Christopher C. Drout
First Name Middle Name Last Name

Title Attorney

Company Gray & Associates, L.L.P.

Address 16345 West Glendale Drive
Number Street
New Berlin, WI 53151-2841
City State ZIP Code

Contact phone (414) 224-8404

Email bknotices@gray-law.com

Gray & Associates, L.L.P. is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.



PO Box 77404
Ewing, NJ 08628



HEATHER HAEN
308 E 17TH ST
KAUKAUNA WI 54130-3358

02/24/21
LOAN NO: [REDACTED]
<https://gsfservicing.loanadministration.com>
Customer Service 866-367-7524

Page 1 of 2

Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

PRESENT LOAN PAYMENT

Your present payment, 01/01/21 consists of:	Principal & Interest (P & I)	\$496.98
	Escrow Deposit	\$230.06
Total Loan Payment		\$727.04

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	Hazard Ins	\$992.27
	City Tax	\$1,802.18
Annual Disbursements:		\$2,794.45
	One-Twelfth/Monthly Amount:	\$232.87

ACCOUNT HISTORY

This section is the actual activity that occurred between 02/20 through 04/20. It represents the period of time between the last analysis statement date and the last analysis effective date. Over this period, an additional \$0.00 was deposited into your escrow account for interest on escrow.

Month	Actual Escrow Payments	Actual Escrow Disbursements	Actual Escrow Description	Balance
			Beginning Balance	\$470.01
MAR 2020	230.61	0.00		700.62
APR 2020	230.61	0.00		931.23

The following statement of activity in your escrow account from 05/20 through 04/21 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$727.04 and \$230.06 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

Over this period, an additional \$1.34 was deposited into your escrow account for interest on escrow.

Month	Projected Payments	Actual Payments	Projected Disbursements	Actual Disbursements	Description	Projected Escrow Account Balance	Actual Escrow Account Balance
					Beginning Balance	\$1,380.34	\$931.23
MAY 2020	230.06	230.61 *				1,610.40	1,161.84
JUN 2020	230.06	230.61 *	974.11	992.27 *	HAZARD INS	866.35	400.18

*** CONTINUED ON REVERSE SIDE ***

SHORTAGE

Heather Haen
308 E 17th St
Kaukauna WI 54130-3358



Loan Number: [REDACTED]
Shortage Amount: **\$37.17**

If you choose to pay your escrow shortage of \$37.17 in full, your new loan payment amount will be \$729.85. Please include your loan number on your check and make it payable to "GSF Mortgage Corporation" and send to:

PAYMENT PROCESSING CENTER
PO BOX 11733
NEWARK, NJ 07101-4733

**** CONTINUATION ****

JUL 2020	230.06	230.06			1,096.41	630.24
AUG 2020	230.06	230.06			1,326.47	860.30
SEP 2020	230.06	230.06			1,556.53	1,090.36
OCT 2020	230.06	230.06			1,786.59	1,320.42
NOV 2020	230.06	230.06			2,016.65	1,550.48
DEC 2020	230.06	231.40 *	1,786.59	1,802.18 * R.E. TAX	460.12	-20.30
JAN 2021	230.06	230.06			690.18	209.76
FEB 2021	230.06	690.18 E*		E	920.24	899.94
MAR 2021	230.06	230.06 E		E	1,150.30	1,130.00
APR 2021	230.06	230.06 E		E	1,360.36	1,360.06

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable. The letter "E" beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$2,760.70. Under Federal Law, your lowest monthly balance should not have exceeded \$460.12, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$460.12.

ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 05/21 through 04/22 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow	Required Escrow
	To Escrow	From Escrow		Account Balance	Account Balance
MAY 2021	232.87		Beginning Balance	\$1,360.06	\$1,397.23
JUN 2021	232.87			1,592.93	1,630.10
JUL 2021	232.87	992.27	HAZARD INS	833.53	870.70
AUG 2021	232.87			1,066.40	1,103.57
SEP 2021	232.87			1,299.27	1,336.44
OCT 2021	232.87			1,532.14	1,569.31
NOV 2021	232.87			1,765.01	1,802.18
DEC 2021	232.87	1,802.18	R.E. TAX	1,997.88	2,035.05
JAN 2022	232.87			428.57	465.74
FEB 2022	232.87			661.44	698.61
MAR 2022	232.87			894.31	931.48
APR 2022	232.87			1,127.18	1,164.35
				1,360.05	1,397.22

Your Projected Escrow Account Balance as of 04/30/21 is \$1,360.06. Your Required Beginning Escrow Balance according to this analysis should be \$1,397.23.

This means you have a Shortage of \$37.17. Per Federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit. If so, we may require payment within 30 days. We will collect the shortage over 12 months.

Once during this period, your Required Escrow Account Balance should be reduced to \$465.74 as shown in December. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P & I)	\$496.98
	Escrow Deposit	\$232.87
	Escrow Shortage Amount	\$3.10
New Loan Payment	Beginning on May 1, 2021	\$732.95

Important Notes:

Automatic Draft Customers: If you're enrolled in Automatic Drafting, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

Adjustable Rate Mortgage Customers: If your loan has an adjustable interest rate your monthly principal and interest payment may change prior to your next Escrow Analysis.

Insurance Renewal/Changing Insurance Companies: Upload proof of insurance coverage at www.MyCoverageInfo.com using PIN: [REDACTED]

***** CONTINUED ON NEXT PAGE *****

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 866-367-7524.

UNITED STATES BANKRUPTCY COURT FOR THE
EASTERN DISTRICT OF WISCONSIN

IN RE
Heather Lynne Haen and Lisa Maureen Lemm
Debtors.

Chapter: 13
Case No. 19-22785-gmh

CERTIFICATE OF SERVICE

I hereby certify that on March 26, 2021, the notice of mortgage payment change was electronically filed in this case and served upon the following parties using the ECF system:


Rebecca R. Garcia Trustee
Eastern District U.S. Trustee
Todd C. Buss

I further certify that on the same date, I mailed the same document(s) by the United States Postal Service to the following non-ECF participants:

Heather Lynne Haen
308 E 17th St
Kaukauna, WI 54130-3358

Lisa Maureen Lemm
308 E 17th St
Kaukauna, WI 54130-3358

Dated this 26th day of March, 2021.



Dean Plank, Bankruptcy Analyst
Gray & Associates, L.L.P.

Gray & Associates, L.L.P. is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.